

**MARION COUNTY SHERIFF'S OFFICE MORTGAGE FORECLOSURES
BIDDERS INSTRUCTIONS**

**317-327-2450 or 317-327-2459
Removal/List Availability Line 317-327-2452**

**Sale begins at 10:00 am and Oral Auction begins at 3:15 pm
In Room 260 of the City-County Building
Closed from 12:00 until 1:00**

Prior to placing any bids, all persons bidding must have on deposit the full amount of what he/she is willing to bid up to by 3:00 pm, on sale day. Funds must be in the form of a cashier's check or certified funds drawn from an Indiana bank, **PAYABLE TO THE MARION COUNTY SHERIFF**. No cash can be accepted. No letter of credit can be accepted. Bids will not be accepted for more than funds on deposit. Bidders are responsible to keep track of those funds in order to not exceed your deposited amount. The consequence for exceeding your amount could be suspension for up to **THREE CONSECUTIVE MARION COUNTY SALES. Absolutely no bid or deposits will be accepted after 3:00 pm.**

All cell phones must be on **VIBRATE** or **OFF** at all times. There is to be **NO TALKING DURING ORAL AUCTION OR YOU WILL BE ASKED TO LEAVE THE ROOM.**

All sales are subject to any first and prior liens, taxes and assessments legally levied and assessed thereon, or any other liens not properly set out in the lawsuit.

Prior to the date of sale, the party that filed for the Sheriff's sale must pay all delinquent property taxes, special assessments, penalties and interest that are due and owing on the property.

Plaintiff is also to pay any amounts of redemption where a certificate of sale is outstanding. This means that properties sold in the tax sale must be redeemed prior to the Sheriff's sale.

If the Marion County Dept of Health has ordered property to be mowed, boarded up or assessed a sewer lien, and the amount assessed has not yet appeared on a tax bill, the buyer could be responsible for those assessments. Another hidden encumbrance could be the amount assessed but not yet billed for the city to put the property on city sewer or to install curbing.

Prior Liens: Any prospective bidder should obtain their own title evidence before making any bids on any properties in the sale. IF XYZ Roofing or ABC Homeowners Association is the plaintiff, there is an excellent chance there is a mortgage lien superior to the lien of plaintiff.

The Sheriff's Office does not have access to properties. There is a good chance the property is occupied. The Buyer is encouraged to do a "drive-by" inspection. The Sheriff does not warrant, either expressly or implied, any title, location or legal description.

Bargains are few and far between. Expect competitive bidding. If it seems too good to be true, then more research may need to be done. **Prospective bidders are encouraged to attend at least one sale to learn the process.**

All bids are final. No bid can be withdrawn or amended after being duly received and recorded by Sheriff's personnel conducting the sale, except by court order.

Successful bidders will be allowed to pick up extra checks the day following the sale between the hours of 9:00 am and 3:00 pm. Unsuccessful bidders will be allowed to pick up checks immediately following the sale in Room 1122.

**ALL PARTICIPANTS MUST OBSERVE THE ABOVE RULES. FAILURE TO COMPLY WITH SAID RULES MAY
RESULT IN THE SUSPENSION OF UP TO THREE CONSECUTIVE MARION COUNTY SALES.**

03/02/2012